



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

822353

**Phelan Hallinan Diamond & Jones, PC**  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500

**Attorneys for Secured Creditor: SPECIALIZED  
LOAN SERVICING, LLC AS SERVICING  
AGENT FOR CREDIT SUISSE FIRST BOSTON  
MORTGAGE SECURITIES CORP., CSFB  
MORTGAGE-BACKED PASS-THROUGH  
CERTIFICATES, SERIES 2005-12, U.S. BANK  
NATIONAL ASSOCIATION, AS TRUSTEE**

In Re:

ANNEMARIE RANTOWICH A/K/A ANN MARIE  
NAPOLI RANTOWICH  
JOSEPH RANTOWICH

Order Filed on July 30, 2019 by  
Clerk, U.S. Bankruptcy Court -  
District of New Jersey

Case No: 18-27736 - SLM

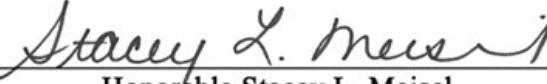
Hearing Date: 07/10/2019

Judge: STACEY L. MEISEL

**ORDER RESOLVING OBJECTION TO CONFIRMATION**

The order set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: July 30, 2019**

  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

**NJID 822353**

**Phelan Hallinan Diamond & Jones, PC**  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500

**Attorneys for SPECIALIZED LOAN SERVICING, LLC AS SERVICING  
AGENT FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES  
CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES,  
SERIES 2005-12, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE**

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE:

ANNEMARIE RANTOWICH  
A/K/A ANN MARIE NAPOLI  
RANTOWICH  
JOSEPH RANTOWICH

CASE NO. 18-27736 - SLM

CHAPTER 13

ORDER RESOLVING  
OBJECTION TO CONFIRMATION

Debtors

HEARING DATE: 07/10/2019

**This Order pertains to the property located at 7 WEST ELLICE STREET, LINCOLN PARK, NJ 07035-1327, mortgage account ending with “7206”;**

**THIS MATTER** having been brought before the Court by, Andrea Silverman, Esquire attorney for debtors, Annemarie Rantowich and Joseph Rantowich upon the filing of a Chapter 13 Plan, SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE (hereinafter “**Specialized Loan Servicing**”) by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

**IT IS on the \_\_\_\_\_ day of \_\_\_\_\_, 2019, ORDERED as follows:**

1. Specialized Loan Servicing has filed a valid, secured Proof of Claim in the amount of **\$62,385.80** (claim no. 12-1).

2. The Trustee is authorized not to pay the secured arrearage claim of Specialized Loan Servicing in the amount of **\$62,385.80** (claim no. 12-1), so debtors can apply and potentially complete a loan modification. Should the debtors qualify for a loan modification, the loan modification must be approved no later than **October 11, 2019 or as extended**.

3. If Loan Modification is approved, Specialized Loan Servicing shall file an Amended Proof of Claim showing the amount of arrears paid to date by the Trustee.

4. If a loan modification is not approved by **October 11, 2019 or as extended**, the debtors shall do one of the following: 1) file a Modified Plan to cure the arrearage claim of Movant; or 2) file a Modified Plan to surrender the property subject to said claim; or 3) a Notice to Convert to Chapter 7; or 4) a Notice to Dismiss Case.

5. Debtors acknowledge that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

6. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

**Certificate of Notice Page 4 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph Rantowich  
 AnneMarie Rantowich  
 Debtors

Case No. 18-27736-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db/jdb +Joseph Rantowich, AnneMarie Rantowich, 7 West Ellice Street, Lincoln Park, NJ 07035-1327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

Andrea Silverman on behalf of Joint Debtor AnneMarie Rantowich court@andreasilvermanlaw.com, r62214@notify.bestcase.com  
 Andrea Silverman on behalf of Debtor Joseph Rantowich court@andreasilvermanlaw.com, r62214@notify.bestcase.com  
 Craig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 craig.keiser@law.njog.gov  
 Marie-Ann Greenberg magecf@magttrustee.com  
 Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-12 nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR CREDIT SUISSE ET.AL. nj.bkecf@fedphe.com  
 Peter E. Meltzer on behalf of Creditor OneMain Financial Group, LLC pmeltzer@wglaw.com, ibernatski@wglaw.com  
 Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, et al... rsolarz@kmllawgroup.com  
 Sherri Jennifer Smith on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC AS SERVICING AGENT FOR CREDIT SUISSE ET.AL. nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10